

Form COD

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Bankruptcy Case No.: 19-24184-GLT
Chapter: 13

James V. Young

Debtor(s)

**ORDER DIRECTING FURTHER ACTION IN RESPONSE TO CHAPTER 13
TRUSTEE'S CERTIFICATE OF DEFAULT REQUESTING DISMISSAL**

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and is in material default under the plan,

IT IS HEREBY ORDERED that, on or before **twenty-one (21) days from the date of this Order**, Debtor(s) must file (1) *Documentary Proof of Payment* according to the accompanying *Instructions*, (2) a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes (a) an explanation of Debtor(s)' failure to comply with the current plan payment and/or (b) a statement setting forth why the Debtor(s) disputes the *Certificate of Default*.

IT IS FURTHER ORDERED that to the extent the Debtor(s) does not contest that the Debtor(s) is in default of the current plan, the Debtor(s) shall file **one** of the following within twenty-one (21) days of the date of this Order to avoid dismissal of the instant bankruptcy case:

A. a *Notice of Proposal to Cure Plan Defaults* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-4.pdf>). Said Notice shall include a date and time for the Conciliation Conference on the proposed cure selected from a date listed on the Trustee's Website, which date shall be no less than 30 and no more than 60 days after the date of the Notice;

OR

B. a *Notice of Proposed Modification to Plan* (in a form which substantially complies with the form found on Judge Taddonio's 'Forms' webpage and can be directly accessed at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-5.pdf>) and an *Amended Plan*. (in accordance with the provisions of the *Chapter 13 Initial Case Management Order*) to the extent the Debtor(s) assert they can confirm and perform an *Amended Plan* to remain in Chapter 13. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) defaults on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing;

OR

C. a *Stipulated Order Modifying Plan* in a form that substantially complies with the form available on Judge Taddonio's 'Forms' webpage (and which can be directly access at <https://www.pawb.uscourts.gov/sites/default/files/forms/GLT-form-ch13-3.pdf>), and filed in accordance with the procedures as set forth in the *Chapter 13 Initial Case Management Order* regarding Stipulated Orders Modifying Plans.

Provided the Debtor(s) files a *Notice of Proposal to Cure Plan Defaults* or a *Notice of Proposed Modification to Plan* and *Amended Plan* the matter will follow the Court's standard conciliation/confirmation process as set forth in the *Chapter 13 Initial Case Management Order*.

Dated: September 15, 2023

Gregory L Taddonio
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment. The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689

In re:
James V. Young
Debtor

Case No. 19-24184-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 15, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ James V. Young, 925 Evans City Rd, Renfrew, PA 16053-9229
15147176	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
15147180	Freedom United FCU, 238 Adams St., Rochester, PA 15074
15147183	MedExpress Billing, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 15 2023 23:30:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Sep 15 2023 23:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15147177	Email/Text: patientfinancialservices@butlerhealthsystem.org	Sep 15 2023 23:18:09	Butler Memorial Hospital, One Hospital Way, Butler, PA 16001
15147178	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2023 23:41:15	Citi Bank, PO Box 6403, Sioux Falls, SD 57117-6403
15178466	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2023 23:41:15	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15167155	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 15 2023 23:18:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15167154	^ MEBN	Sep 15 2023 23:13:28	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15147179	Email/PDF: creditonebknotifications@resurgent.com	Sep 15 2023 23:30:34	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15159194	Email/Text: zelda@freedomunitedfcu.com	Sep 15 2023 23:18:00	Freedom United Federal Credit Union, 283 Adams Street, Rochester, PA 15074
15147181	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 15 2023 23:30:52	Home Depot, c/o Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
15147182	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 15 2023 23:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15177462	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2023 23:30:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15147184	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 15 2023 23:18:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15147185	^ MEBN	Sep 15 2023 23:13:20	Nationstar Mortgage, c/o KML Law Group, Suite 5000, BNY Melon Independence, 701 Market St., Philadelphia, PA 19106-1541

District/off: 0315-2

User: auto

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Date Rcvd: Sep 15, 2023

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Total Noticed: 21

15173104	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 15 2023 23:18:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
15167156	+ Email/Text: ra-li-ucts-bankhbg@state.pa.us	Sep 15 2023 23:18:00	PA Department of Labor & Industry, Office of Chief Counsel, Labor and Industry Building, 651 Boas Street-Tenth Floor, Harrisburg, PA 17121-0725
15148025	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 15 2023 23:31:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		[*** NO NAME OR ADDRESS SUPPLIED ***]

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor James V. Young julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Maria Miksich	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeople@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 6